

1 UNITED STATES DISTRICT COURT
2 DISTRICT OF PUERTO RICO
3
4 In Re:) Docket No. 3:17-BK-3283 (LTS)
5)
6) PROMESA Title III
7 The Financial Oversight and)
8 Management Board for)
9 Puerto Rico,) (Jointly Administered)
10)
11 *as representative of*)
12)
13 The Commonwealth of)
14 Puerto Rico, *et al.*) February 1, 2021
15)
16 Debtors,)

11
12 HEARING ON ADJOURNED OMNIBUS OBJECTIONS TO CLAIMS
13 BEFORE THE HONORABLE U.S. DISTRICT JUDGE LAURA TAYLOR SWAIN
14 UNITED STATES DISTRICT COURT JUDGE
15 AND THE HONORABLE U.S. MAGISTRATE JUDGE JUDITH GAIL DEIN
16 UNITED STATES DISTRICT COURT JUDGE
17

18 APPEARANCES:

19 ALL PARTIES APPEARING TELEPHONICALLY

20 For The Commonwealth
21 of Puerto Rico, *et al.*: Ms. Laura Stafford, PHV
Mr. Brian Rosen, PHV

22 For the Financial
23 Oversight and Management
24 Board: Mr. Daniel Perez Refojos, Esq.
Appearing in court

25 For Consolidated Waste Services: Ms. Lourdes Arroyo Portela, Esq.

1 APPEARANCES, Continued:

2 Appearing Pro Se: Ms. Yolanda Rosario Alvarez
3 Mr. Adonis Ruiz Nogueras
4 Mr. Nelson Sanabria Cruz
5 Appearing in court
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

25 Proceedings recorded by stenography. Transcript produced by
CAT.

1	I N D E X	
2	WITNESSES:	PAGE
3	None.	
4		
5	EXHIBITS:	
6	None.	
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

1 San Juan, Puerto Rico

2 February 1, 2021

3 At or about 10:15 AM

4 * * *

5 THE COURT: Buenos dias. This is Judge Swain
6 speaking.

7 MS. NG: Good morning, Judge. It's Lisa again.
8 Everybody is here.

9 THE COURT: Good morning.

10 Ms. Tacoronte?

11 COURTROOM DEPUTY: Good morning, Your Honor.

12 THE COURT: Good morning. Would you kindly call the
13 case?

14 COURTROOM DEPUTY: The United States District Court
15 for the District of Puerto Rico is now in session. The
16 Honorable Laura Taylor Swain presiding. Also present, the
17 Honorable Magistrate Judge Judith Dein.

18 Bankruptcy Case No. 2017-3283, *In re: The Financial*
19 *Oversight and Management Board for Puerto Rico, as*
20 *representative of the Commonwealth of Puerto Rico, et al., for*
21 *Hearing on Adjourned Omnibus Objections.*

22 THE COURT: Thank you.

23 Is a certified interpreter present?

24 THE INTERPRETER: Yes, Your Honor.

25 THE COURT: Good morning. Would you please state

1 your name?

2 THE INTERPRETER: Juan Segarra.

3 THE COURT: Good morning, Mr. Segarra. And you are
4 interpreting from English to Spanish and vice versa?

5 THE INTERPRETER: Yes, I am, Your Honor.

6 THE COURT: Thank you.

7 Again, welcome, counsel, parties in interest, and
8 members of the public and press. Today's telephonic hearing
9 is for the purpose of addressing several pending Omnibus Claim
10 Objections.

11 To ensure the orderly operation of today's telephonic
12 hearing, all parties on the line must mute their phones when
13 they are not speaking. If you are accessing these proceedings
14 on a computer, please be sure to select "mute" on both the
15 Court Solutions dashboard and your phone. When you need to
16 speak, you must unmute on both the dashboard and the phone.

17 I remind everyone that consistent with court and
18 judicial conference policies and the orders that have been
19 issued, no recording or retransmission of the hearing is
20 permitted by any person, including but not limited to the
21 parties, members of the public, or the press. Violations of
22 this rule may be punished with sanctions.

23 The Agenda for today's hearing was filed by the
24 Oversight Board on January 28th, 2021. The Agenda, which was
25 filed at Docket Entry No. 15774 in Case No. 17-3283, is

1 available to the public at no cost on Prime Clerk for those
2 interested. Each portion of today's hearing will begin at or
3 about the time indicated on the Agenda. If we need to take a
4 break, I will direct everyone to disconnect and dial back in
5 at a specified time.

6 Our first Agenda Item, which is starting late,
7 because it was scheduled for 9:30, is the 176th Omnibus
8 Objection and the Response of Consolidated Waste Services and
9 Landfill Technologies of Fajardo. Eighteen minutes of
10 argument time has been allocated for this matter.

11 We will first hear from counsel for the Oversight
12 Board for up to eight minutes, followed by counsel for the
13 respondents for up to eight minutes. Counsel for the
14 Oversight Board will then have an additional two minutes for
15 rebuttal argument.

16 If I speak, please stop speaking and listen to my
17 question or comment so that I can get the information that I
18 need. The Court will keep track of each speaker's time. We
19 will alert you when you have two minutes left with one buzz,
20 and when your time is up, with two buzzes.

21 Would you please, Mr. Foster, make an example of the
22 buzzes people will hear?

23 (Sound played.)

24 THE COURT: Thank you.

25 That is the buzz sound. You are also encouraged to

1 be mindful of your own time as it expires. I will listen to
2 the arguments, and then make the ruling.

3 So, first, I would invite counsel for the Oversight
4 Board to speak to the 176th Omnibus Claim Objection, insofar
5 as it relates to these claimants.

6 Ms. Stafford.

7 MS. STAFFORD: Thank you, Your Honor. Thank you,
8 Your Honor. This is Laura Stafford.

9 THE COURT: Good morning.

10 MS. STAFFORD: Good morning. Laura Stafford of
11 Proskauer Rose, on behalf of the Financial Oversight and
12 Management Board.

13 The 176th Omnibus Objection seeks to disallow in
14 their entirety proofs of claim asserting liabilities
15 associated with entities that are not Title III debtors. And
16 one response to this Omnibus Objection was filed by
17 Consolidated Waste Services and Landfill Technologies of
18 Fajardo in relation to a number of proofs of claim, which I'll
19 just quickly read into the record for clarity. Those are
20 Proofs of Claim Nos. 21133, 22881, 23130, 23654, 23662, 23665,
21 23667, 23671, 24263, 24326, 24334, 24348, 26646, 27826, 28040,
22 28056, 28082, 28110, 28112, 28131, 28135, 28141, 28145, 28156,
23 28174, 28182, 35800, 35855, 35996, and 27063.

24 This response was mailed to the debtors, and we have
25 filed it on the docket at ECF No. 15709-1. Each of the proofs

1 of claim I just identified are subject -- which are the
2 subject of this response assert liabilities purportedly owed
3 by one of the following entities: The University of Puerto
4 Rico, the Puerto Rico Aqueduct and Sewer Authority, the Puerto
5 Rico Ports Authority, the Puerto Rico Trade and Export
6 Company, the -- excuse me, the Puerto Rico Industrial
7 Development Company, the Puerto Rico Tourism Company, the
8 Institute for Puerto Rican Culture, and the Puerto Rico
9 Infrastructure Financing Authority.

10 In its response, ConWaste insists that each of these
11 entities are a part of the Commonwealth, because they receive
12 legislative appropriations, financing, or other forms of
13 financial support from the Commonwealth. That fact, however,
14 does not establish that the entities are a part of the
15 Commonwealth. That they're receiving financial support is not
16 sufficient to make an entity a part of the Commonwealth or --
17 within these Title III proceedings.

18 As set forth in the debtors' Reply, each of the
19 entities as identified exist as separate entities, with a
20 corporate personhood separate and apart from that of the
21 Commonwealth. Each have the capacity to sue and be sued in
22 their own right, and in several instances, the entity's
23 enabling statute expressly states that its debts are not the
24 debts of the Commonwealth.

25 Further, ConWaste has not articulated any basis on

1 which the Commonwealth should be held liable for these
2 entities' debts, such as an assertion that the Commonwealth
3 has guaranteed the debt that ConWaste seeks to assert. Excuse
4 me.

5 ConWaste also expresses a concern that, as a
6 practical matter, disallowance of its claims will leave it
7 with no recourse, because if it seeks redress in the
8 Commonwealth courts, any lawsuit it files will be subject to
9 the automatic stay. That does not justify, however,
10 attempting to hold the Commonwealth liable in its Title III
11 proceedings for liabilities incurred by other separate,
12 independent public corporations and institutions.

13 The proper recourse for ConWaste, if it determines
14 that -- if it is determined that any lawsuit it files becomes
15 subject to the automatic stay, is for ConWaste to seek relief
16 from the automatic stay in this Court, not to seek payment
17 from the Commonwealth on liabilities incurred by other
18 entities.

19 And with that, Your Honor, I would reserve the
20 remainder of my time for any further rebuttal.

21 THE COURT: Thank you very much.

22 I will now turn to counsel for Consolidated Waste
23 Services and Landfill Technologies.

24 Ms. Arroyo, are you on the line?

25 MS. ARROYO PORTELA: Yes, we are, Your Honor. Good

1 morning, Your Honor, and all parties present. Lourdes Arroyo
2 on behalf of Consolidated Waste Services and Landfill.

3 THE COURT: Good morning.

4 MS. ARROYO PORTELA: Consolidated Waste filed these
5 claims, and some of them were pending before the local court.
6 However -- and the proceedings were stayed as a result of the
7 filing of the Title III case by the debtor. However, after
8 reviewing the objections filed by the debtor, and the claims
9 filed by Consolidated Waste, we do agree with the
10 Commonwealth's position that these objected claims, also,
11 liabilities that are associated with other entities, and or
12 agencies that are -- that are not the debtor in -- in any of
13 the Title III debtors, so we do agree with the Commonwealth's
14 position and objection.

15 THE COURT: Very well then. Will you withdraw your
16 claim? Or I can make a ruling to that effect, because that,
17 after reading the submissions, is my conclusion as well, that
18 the Commonwealth is not liable for these claims.

19 MS. ARROYO PORTELA: I think that it would be better
20 for you to enter a decision, issue a decision, in order for
21 them to be -- to file or attach that document to any filing
22 that they made in the Commonwealth Court.

23 THE COURT: Very well then. I will make an oral
24 decision now, which will be reflected in the transcript, and
25 then there will be an order reflecting that these claims have

1 been disallowed. So I will now rule.

2 Having read all of the papers and listened to the
3 remarks here in court, the 176th Omnibus Objection is
4 sustained as to Claim Nos. 21133, 22881, 23130, 23654, 23662,
5 23665, 23667, 23671, 24263, 24326, 24334, 24348, 26646, 27063,
6 27826, 28040, 28056, 28082, 28110, 28112, 28131, 28135, 28141,
7 28145, 28156, 28174, 28182, 35800, 35855, and 35996, filed by
8 Consolidated Waste Services, LLC, and Landfill Technologies of
9 Fajardo, LLC; and those claims are disallowed in their
10 entirety, because each purports to assert a claim against an
11 entity that is not a debtor in these Title III cases. And I
12 will refer to the entities against which the claims are
13 asserted collectively as the non-debtor entities.

14 Each of the eight non-debtor entities was established
15 as an entity separate from the Commonwealth under Commonwealth
16 law. Although these entities may receive funds from the
17 Commonwealth, each has been established by statute as legally
18 separate from the Commonwealth and the other Title III
19 debtors, and the claimants have not demonstrated any legal or
20 factual basis for imputing the non-debtor entities' debts to
21 the Title III debtors.

22 If there is a basis for an application of the
23 automatic stay to such claims, then the claimants may seek
24 relief from the automatic stay as contemplated by Section
25 362(d) of the Bankruptcy Code, but the potential applicability

1 of the stay does not provide a basis to ignore the legal
2 separation of the non-debtor entities. So, the objection is
3 sustained as to these claims.

4 Ms. Stafford, will the debtor submit a comprehensive
5 proposed order disallowing the claims resolved by the Omnibus
6 Objection?

7 MS. STAFFORD: We would be glad to do so, Your Honor.

8 THE COURT: Thank you very much.

9 Thank you, Ms. Arroyo.

10 MS. ARROYO PORTELA: Thank you.

11 THE COURT: The next Agenda Item is the 193rd Omnibus
12 Objection to Claims, which is Docket Entry No. 12865 in Case
13 No. 17-3283.

14 Ms. Tacoronte, is anyone there to speak in response
15 to this claim, which was filed by Poullette Bouret Echevarria?

16 COURTROOM DEPUTY: Your Honor, we have two speakers
17 present in court as to this objection.

18 THE COURT: As to this specific objection?

19 COURTROOM DEPUTY: Yes, Your Honor. That would be
20 No. 193, correct?

21 THE COURT: Yes. But there are several speakers --
22 there are several responses for the 193rd. So, I will tell
23 you the order in which I am going to hear them.

24 The first is by an individual named Poullette Bouret
25 Echevarria. The second is Ismael Colon Andujar. The third is

1 Joel Martinez Santiago. Next will be Yolanda Rosario Alvarez.

2 I understand that she is present; is that correct?

3 COURTROOM DEPUTY: That's correct, Your Honor.

4 THE COURT: Then after Ms. Rosario Alvarez is Adonis
5 Ruiz Nogueras. He is present as well?

6 COURTROOM DEPUTY: Yes. That's correct.

7 THE COURT: Okay. After Mr. Ruiz is Nelson Sanabria
8 Cruz. He is present as well?

9 COURTROOM DEPUTY: Yes.

10 THE COURT: All right. So, I will be calling the
11 matters in that order. First, I will ask Ms. Stafford to
12 speak to the response of Poullette Bouret Echevarria.

13 MS. STAFFORD: Thank you, Your Honor.

14 The 193rd Omnibus Objection seeks to disallow in
15 their entirety proofs of claim that asserted liabilities
16 against the Commonwealth, HTA or ERS, but which the debtors'
17 records reflect have already been satisfied. As Your Honor
18 has noted, there are five responses that are outstanding.

19 The first of those was filed by Poullette Bouret
20 Echevarria with respect to Proof of Claim No. 5158. This
21 response was mailed to the debtors, and we have filed it on
22 the docket at 15710-1.

23 The response does not dispute that the liabilities
24 asserted in Proof of Claim No. 5158 were fully satisfied by
25 the Commonwealth. Instead, the response consists of a copy of

1 the proof of claim form, which asserts -- of a proof of claim
2 form, excuse me, which asserts liabilities purportedly arising
3 from Title III proceedings under PROMESA. The response does
4 not provide any further information regarding the liabilities
5 purportedly asserted, and it does not refute the debtors'
6 showing that the allegedly unpaid tax refund was, in fact,
7 paid.

8 Accordingly, we would request the Court grant the
9 objection and disallow the claim, notwithstanding Ms. Bouret
10 Echevarria's response.

11 THE COURT: Thank you.

12 I have reviewed the Objection and the Response. The
13 193rd Omnibus Objection is sustained as to Claim No. 5158 of
14 Poullette Bouret Echevarria; and that claim is disallowed in
15 its entirety, because the debtor has shown that there was a
16 direct deposit paying the claim, and claimant's response does
17 not dispute that the claim was fully satisfied. The claimant
18 provides no additional basis for asserting liabilities against
19 any Title III debtor. Therefore, Claim No. 5158 is disallowed
20 in its entirety.

21 MS. STAFFORD: Thank you, Your Honor.

22 THE COURT: We then move to the response of Ismael
23 Colon Andujar to the 193rd Omnibus Objection.

24 MS. STAFFORD: Thank you, Your Honor.

25 The response filed by Ismael Colon Andujar is with

1 respect to Proof of Claim No. 20695, and it was filed on the
2 docket at ECF No. 13455. The Colon Andujar Response does not
3 dispute the Commonwealth's showing, but its records reflect
4 the payment of a tax refund to Mr. Colon Andujar via a check
5 issued in 2017. Instead, Mr. Colon Andujar provides
6 supporting documentation regarding liabilities allegedly owed
7 to Mr. Colon Andujar arising out of his prior employment with
8 the Corporacion Azucarera and the Department of Transportation
9 and Public Works.

10 Mr. Colon Andujar has filed an additional claim,
11 Claim No. 170684, which remains pending, and is not subject to
12 objection, and which asserts liabilities arising out of his
13 prior employment. The Commonwealth will consider the
14 documentation submitted by Mr. Colon Andujar when reconciling
15 Claim No. 170684. However, because the Colon Andujar Response
16 does not dispute that the liabilities asserted by Proof of
17 Claim No. 20695 have been satisfied, we would request the
18 Court grant the objection and disallow the claim,
19 notwithstanding Mr. Colon Andujar's response.

20 THE COURT: Thank you.

21 I have reviewed carefully the Objection and the
22 Response of Mr. Colon Andujar to the Objection. The 193rd
23 Omnibus Objection is sustained as to Claim No. 20695 of Ismael
24 Colon Andujar; and that claim is disallowed in its entirety,
25 because the debtor has shown that that claim for a tax refund

1 was fully satisfied, and the claimant's response does not
2 dispute that the claim was fully satisfied.

3 Furthermore, Mr. Colon Andujar has a separate proof
4 of claim, No. 170684. The debtor has not at this point
5 objected to that proof of claim, and the debtors have agreed
6 to review the information provided in the claimant's response
7 in connection with their consideration of the other proof of
8 claim, 170684, which remains pending. Therefore, Claim No.
9 20695 is disallowed.

10 MS. STAFFORD: Thank you, Your Honor.

11 THE COURT: The next response to the 193rd Omnibus
12 Objection that we will take up is the response of Joel
13 Martinez Santiago.

14 MS. STAFFORD: Thank you, Your Honor.

15 The response filed by Joel Martinez Santiago relates
16 to Proof of Claim No. 37093, and it was filed on the docket at
17 ECF No. 13484. The Martinez Santiago Response does not
18 dispute the Commonwealth showing that its records reflect a
19 payment of a tax refund to Mr. Martinez Santiago via a direct
20 deposit issued in 2017. Instead, Mr. Martinez Santiago
21 provides supporting documentation regarding liabilities
22 allegedly owed to Mr. Martinez Santiago arising out of his
23 prior employment with a regional automotive office in Ponce
24 and with the Department of Transportation and Public Works.

25 Mr. Martinez Santiago has filed an additional claim,

1 Claim No. 178470, which remains pending, and is not subject to
2 objection, and which asserts liabilities arising out of his
3 prior employment. The Commonwealth will consider the
4 documentation submitted by Mr. Martinez Santiago in
5 reconciling that claim. However, because the Martinez
6 Santiago Response does not dispute that the liabilities
7 asserted by Proof of Claim No. 37093 have been satisfied, we
8 would request the Court grant the objection and disallow the
9 claim, notwithstanding Mr. Martinez Santiago's response.

10 THE COURT: Thank you.

11 The Court has reviewed the 193rd Omnibus Objection
12 and Mr. Martinez Santiago's Response. The 193rd Omnibus
13 Objection is sustained as to Claim No. 37093 filed by Joel
14 Martinez Santiago; and that claim is disallowed in its
15 entirety, because the Oversight Board has demonstrated that
16 that claim has been satisfied, and the claimant's response
17 does not dispute that the claim was fully satisfied.

18 Mr. Martinez Santiago has a separate claim, No.
19 178470. The debtors have agreed to review the information
20 provided in the claimant's response to the 193rd Objection in
21 connection with their consideration of his other claim,
22 178470, which remains pending and is not affected by today's
23 ruling disallowing Claim No. 37093.

24 We will now take up the response of Yolanda Rosario
25 Alvarez to the 193rd Omnibus Objection.

1 Ms. Tacoronte, is Ms. Rosario Alvarez at the
2 speaker's podium now?

3 COURTROOM DEPUTY: In a second, Your Honor.

4 MS. ROSARIO ALVAREZ: Good morning.

5 THE COURT: Good morning.

6 MS. ROSARIO ALVAREZ: Good morning, Your Honor. My
7 name is Yolanda Rosario Alvarez. I am an employee of the
8 Government of Puerto Rico, Commonwealth of Puerto Rico, and I
9 work for the Department -- I work for the Department of the
10 Family.

11 THE COURT: Ms. Rosario Alvarez, please stop for one
12 moment. I'm going to explain to you the order in which I will
13 do this. We will first hear from the Oversight Board's
14 attorney for up to two minutes about the reason that they are
15 objecting to your claim, so that you will hear precisely what
16 they are saying they believe is insufficient about your claim.
17 Then you will have up to six minutes to address me, the Court,
18 about your claim and about the Oversight Board's argument.
19 Then the Oversight Board's attorney will have up to two
20 minutes to respond to what you have said. These time limits
21 include time required for interpretation into Spanish or
22 English.

23 I will ask that both you and the lawyer for the
24 Oversight Board speak slowly and clearly so that the
25 interpreter can translate. If I speak, please stop speaking,

1 and listen to my question or comment, so that I can get the
2 information that I need.

3 The Court will be keeping track of each speaker's
4 time, and we will use the system of buzzes. So when you have
5 two minutes left, there will be one buzz, and when time is up,
6 there will be two buzzes.

7 Mr. Foster, will you please demonstrate the buzz
8 sound again?

9 (Sound played.)

10 THE COURT: Thank you.

11 That is the buzz sound. If you only have two
12 minutes, the buzz will just sound two buzzes at the end of the
13 allocated speaking time. Do you understand that, Ms. Rosario
14 Alvarez?

15 MS. ROSARIO ALVAREZ: Yes.

16 THE COURT: Thank you.

17 And so I will now turn to Ms. Stafford to speak for
18 the Oversight Board for two minutes.

19 MS. STAFFORD: Thank you, Your Honor.

20 The pending response was filed by Yolanda Rosario
21 Alvarez with respect to Proof of Claim No. 23069, and it was
22 filed on the docket at ECF No. 13081. The Rosario Alvarez
23 Response does not dispute that the Commonwealth has already
24 satisfied any outstanding income tax refunds owed to
25 Ms. Rosario Alvarez. In fact, the response states that the

1 Commonwealth does not owe any money to Ms. Rosario Alvarez on
2 income tax returns for the years 2015, 2016, 2017, 2018, and
3 2019.

4 I have been in communication with my colleague at
5 the -- in the hearing room, and I understand that Ms. Rosario
6 Alvarez is here today to address her claim for wages and
7 benefits. That claim -- Ms. Rosario Alvarez has filed a
8 separate claim, 22480, with respect to her claim for wages and
9 benefits. That claim remains pending, is not subject to any
10 objection, and will not be affected by the Court's resolution
11 of Proof of Claim No. 23069.

12 Accordingly, the Commonwealth would request the Court
13 grant the objection and disallow Proof of Claim No. 23069, not
14 withstanding Ms. Rosario Alvarez' response.

15 THE COURT: Thank you, Ms. Stafford.

16 Ms. Rosario Alvarez, would you like to speak now?

17 MS. ROSARIO ALVAREZ: Yes.

18 THE COURT: Please let the interpreter translate for
19 me now.

20 Mr. Segarra, I can't hear you.

21 MS. ROSARIO ALVAREZ: I submitted the request, and I
22 have received the tax return forms, as has been stated by the
23 Commonwealth. I've received it every year, and I've requested
24 that -- I received, also, from them, as requested and
25 submitted to the Court, the certifications from the Puerto

1 Rico Treasury Department indicating that they have no debt
2 with me with regard to tax returns.

3 THE COURT: So you agree that you are not owed any
4 further money for tax refunds, Ms. Rosario Alvarez?

5 MS. ROSARIO ALVAREZ: Yes, Your Honor.

6 THE COURT: Now, that is the claim for tax refunds
7 that you have already received that the Oversight Board is
8 seeking to have closed out today. The Oversight Board's
9 lawyer also said that they recognize that you still have a
10 claim for compensation from your job for wages and benefits.
11 They are not objecting to that claim. They are not trying to
12 have that claim closed out today. Do you understand that?

13 MS. ROSARIO ALVAREZ: Yes. That's correct.

14 THE COURT: So, is there anything further that you
15 would like me to hear today regarding the tax refund claim?

16 MS. ROSARIO ALVAREZ: No.

17 THE COURT: All right. Then I am going to make my
18 ruling on the tax refund claim now.

19 Having heard the remarks in court, and having read
20 the Objection and the Response, the Court rules that the 193rd
21 Omnibus Objection is sustained as to Claim No. 23069 of
22 Yolanda Rosario Alvarez regarding tax refunds, and that claim
23 is disallowed in its entirety, because the Oversight Board has
24 demonstrated and Ms. Rosario Alvarez agrees that the tax
25 refund claim has already been fully satisfied. This ruling

1 does not affect Ms. Rosario Alvarez' separate claim, which is
2 No. 22480. That separate claim remains pending.

3 Ms. Rosario Alvarez, thank you very much for coming
4 to court today.

5 MS. ROSARIO ALVAREZ: Thank you. Have a good day.

6 THE COURT: Thank you. You, too. Keep safe.

7 The next response that we will take up to the 193rd
8 Omnibus Objection is the Response of Adonis Ruiz Noguerras.

9 Ms. Tacoronte, will you please let me know when
10 Mr. Ruiz Noguerras is at the podium?

11 COURTROOM DEPUTY: He's at the podium, Your Honor.

12 THE COURT: Thank you.

13 Good morning, Mr. Ruiz Noguerras.

14 MR. RUIZ NOGUERAS: Good morning, Your Honor.

15 THE COURT: Did you hear the instructions that I gave
16 to Ms. Rosario Alvarez about the procedure that we will follow
17 on speaking to the objections?

18 MR. RUIZ NOGUERAS: Yes, I did.

19 THE COURT: Then I will first ask Ms. Stafford for
20 the Oversight Board to explain the objection. She has two
21 minutes.

22 MS. STAFFORD: Thank you, Your Honor.

23 The response in question was filed by Adonis Ruiz
24 Noguerras with respect to Proof of Claim No. 2406, which was
25 filed on the docket at ECF No. 13152. The Ruiz -- the

1 response filed by Mr. Ruiz Noguerras does not dispute that
2 Mr. Ruiz Noguerras' 2016 tax refund was paid. Indeed, the
3 response acknowledges payment of the 2016 tax refund was made
4 into his account from the Commonwealth Treasury Department.
5 The response also attaches a bank statement further reflecting
6 payment of Mr. Ruiz Noguerras' 2016 tax refund.

7 Nevertheless, Mr. Ruiz Noguerras contends that he did
8 not receive money from a lawsuit. However, the only lawsuit
9 identified in either the claim or the response is the case
10 number for the Commonwealth Title III case.

11 To the extent Mr. Ruiz Noguerras seeks to assert
12 liabilities arising from a tax refund, the Proof of Claim No.
13 2406 has been satisfied, because, as demonstrated, the 2016
14 tax refund has been paid. To the extent Mr. Ruiz Noguerras
15 seeks to assert liabilities arising from a lawsuit, Claim No.
16 2406 is deficient, because it does not provide information
17 necessary to reconcile the claim, such as information
18 identifying the lawsuit in question.

19 Thank you, Your Honor.

20 THE COURT: Thank you, Ms. Stafford.

21 Mr. Ruiz Noguerras, you now have six minutes to speak.

22 MR. RUIZ NOGUERAS: Good morning, Your Honor.

23 THE COURT: Mr. Segarra, can you interpret that now?

24 MR. RUIZ NOGUERAS: First of all, greetings to Your
25 Honor and to all court personnel here present.

1 The request regarding the debt is because I
2 understood that the documentation and everything that I had
3 filled out, that there was not going to be a problem. And I
4 perceived that there was no problem, because I had received
5 the tax returns that I always receive.

6 Now, I was sent a document that said, if I was going
7 to make a request, they said --

8 THE COURT: I'm sorry. Mr. Segarra, would you stop
9 for one moment? Can you come closer to a microphone? It's
10 difficult for me to hear you.

11 THE INTERPRETER: Can you hear me now?

12 THE COURT: It's a little better. Thank you.

13 THE INTERPRETER: Okay.

14 MR. RUIZ NOGUERAS: They had sent the documents
15 saying that if I was going to make a request, I needed to send
16 the documentation, and that I was going to receive a certain
17 amount. But the amount that I received did not match the
18 amount on my tax return in this case, and that is why I made
19 the request. And because that amount --

20 THE COURT: I can't hear you, Mr. Segarra.

21 MR. RUIZ NOGUERAS: And because that amount did not
22 match, I thought that they were different claims. I had no
23 idea -- I had no idea that the claim I was making was for the
24 IRS, because I receive that every year with no problem.

25 So what is put forth here is that the claim was

1 involving my tax return. Then the fact is I had no reason to
2 present such a claim here before the Court. And that would be
3 all, Your Honor.

4 THE COURT: Thank you.

5 So, Mr. Ruiz Noguerras, you agree that you are not
6 owed any money for tax refunds; is that correct?

7 MR. RUIZ NOGUERAS: No. For the tax return, they
8 don't owe me anything.

9 THE COURT: And so what is it that you believe they
10 owe you?

11 MR. RUIZ NOGUERAS: What I mentioned at the
12 beginning. I received some documentation saying that I should
13 claim a certain amount of money, so I filled out the form
14 claiming that money --

15 (Sound played.)

16 MR. RUIZ NOGUERAS: -- but I had no idea that that
17 was money from the tax return. So if what I'm supposed to be
18 getting back is the money from the tax return, I wouldn't have
19 had any problem with that, because I have received it every
20 year. And that's all.

21 THE COURT: All right then. The objection that has
22 been made to the claim for the tax return is for money that
23 Mr. Ruiz Noguerras has already received, and so I will sustain
24 this objection, which is the 193rd Omnibus Objection as to
25 Claim No. 2406 of Mr. Adonis Ruiz Noguerras, and that claim is

1 disallowed in its entirety, because Mr. Ruiz Nogueras agrees
2 that he has received the money and does not dispute that the
3 tax refund claim was fully satisfied. Therefore, the
4 objection is sustained, and Claim No. 2406 is disallowed.

5 Mr. Ruiz Nogueras, thank you for coming to court
6 today, and keep well.

7 MR. RUIZ NOGUERAS: Thank you.

8 THE COURT: The next Agenda Item is -- actually, we
9 have finished the 193rd Omnibus Objection responses. So,
10 Ms. Stafford, will the debtor provide a comprehensive proposed
11 order disallowing the claims resolved by this Omnibus
12 Objection?

13 MS. STAFFORD: We would be glad to do so, Your
14 Honor.

15 THE COURT: Thank you.

16 I will now turn to the 194th Omnibus Objection, and I
17 understand that Mr. Nelson Sanabria Cruz has come to speak
18 about his response to that objection.

19 Ms. Tacoronte, would you tell me when he is at the
20 podium?

21 COURTROOM DEPUTY: He is here, Your Honor, at the
22 podium.

23 THE COURT: Thank you.

24 Good morning, Mr. Sanabria Cruz.

25 MR. SANABRIA CRUZ: Good morning, Your Honor.

1 THE COURT: Did you hear the instructions that I have
2 given to the other speakers about the procedure and the time
3 allocation?

4 MR. SANABRIA CRUZ: Yes. That is correct.

5 THE COURT: Thank you. And so I will first invite
6 Ms. Stafford to speak about the objection to your claim.

7 Ms. Stafford?

8 MS. STAFFORD: Thank you, Your Honor.

9 The 194th Omnibus Objection seeks to disallow in
10 their entirety proofs of claim that asserted liabilities
11 against the Commonwealth, HTA, or ERS that -- with respect to
12 which the debtor's records reflect those liabilities have
13 already been satisfied. The first response for -- as
14 scheduled for hearing today --

15 THE COURT: Ms. Stafford, would you hold on for a
16 moment?

17 MS. STAFFORD: Yes.

18 THE COURT: We are hearing a speaker that is
19 repeating what's being said in English and some beeping from
20 San Juan. Is there something that should be muted there?

21 All right.

22 MR. SEGUI: Try it again.

23 COURTROOM DEPUTY: Let's try again, Your Honor. My
24 apologies.

25 THE COURT: Thank you.

1 Would you start again, Ms. Stafford?

2 MS. STAFFORD: Certainly, Your Honor. Would you like
3 me to start at the beginning?

4 THE COURT: Yes. Please start at the beginning.

5 MS. STAFFORD: Certainly.

6 The 194th Omnibus Objection seeks to disallow in
7 their entirety proofs of claim that asserted liabilities
8 against the Commonwealth, HTA or ERS, but with respect to
9 which the debtors' records reflect liabilities have already
10 been satisfied.

11 There are two responses for hearings today. The
12 first of those was filed by Nelson Sanabria Cruz with respect
13 to Proof of Claim No. 21119, and this response was filed on
14 the docket at ECF No. 13139. The Sanabria Cruz claim
15 purported to assert \$1,222 in liabilities arising from goods
16 or services provided to the government, as well as \$1,200 in
17 secured liabilities, and \$1,222 in liabilities entitled to
18 administrative priorities pursuant to 11 U.S.C. Section
19 503(b) (9) .

20 As a result, Prime Clerk, LLC, docketed the claim as
21 asserting a total of \$3,644 in total liabilities. However,
22 this Proof of Claim No. 21119 also purported to assert total
23 liabilities in the amount of \$1,222, and the only basis stated
24 for the claim was *reembolso de impuestos*, or tax refund.

25 The Commonwealth records indicate that payment of

1 Mr. Sanabria Cruz' 2017 tax refund in the amount of \$1,222 was
2 already paid. The response acknowledges that this payment was
3 made and attaches a portion of Mr. Sanabria Cruz' bank account
4 statement, reflecting payment of the \$1,222 tax refund. The
5 response, nevertheless, asserts the total claim amount of
6 \$3,644 has not been satisfied. Neither the claim, nor the
7 response, however, provides any basis for an assertion of
8 liabilities in the amount of \$3,644.

9 (Sound played.)

10 MS. STAFFORD: As of -- Your Honor, may I proceed for
11 one brief moment?

12 THE COURT: Yes.

13 MS. STAFFORD: Thank you, Your Honor.

14 As with Ms. Rosario Alvarez, I have been in
15 communication with my colleague in the courthouse, and I
16 understand that Mr. Sanabria Cruz is here today to address
17 claims for wages and benefits, which he has filed as Proof of
18 Claim Nos. 7722 and 7726. Claim No. 7722 remains pending, is
19 not subject to an objection, and will not be affected by the
20 Court's resolution of this claim. I understand that Claim No.
21 7722 is pending on a deficient objection, but that if we are
22 able to obtain certain information from Mr. Sanabria Cruz,
23 including his -- the last four digits of his Employee ID
24 number or Social Security number, we will be able to process
25 his claim.

1 In any event, however, neither Claim No. 7722, nor
2 7726 are set for hearing today, and although we reserve all
3 our rights with respect to those claims, the Court's ruling
4 with respect to Proof of Claim No. 2119 would not affect
5 either of those claims.

6 Accordingly, to the extent the claim seeks to assert
7 liabilities arising from the \$1,222 tax refund, the Proof of
8 Claim No. 21119 has already been satisfied. And to the extent
9 Mr. Sanabria Cruz seeks to assert an additional \$2,422 in
10 liabilities, it is deficient, because it fails to provide
11 information necessary for the debtors to reconcile the claim
12 because there is no basis for the additional \$2,422 in
13 liabilities.

14 Thank you, Your Honor.

15 THE COURT: Thank you.

16 Mr. Sanabria Cruz, would you like to speak now?

17 MR. SANABRIA CRUZ: I have no doubt that I received
18 the \$1,222. That is correct, I did receive it. The thing is
19 that that amount was added three times in the correspondence,
20 or the documentation was sent to me, and that came out to the
21 \$3,644.

22 That was an error on their part, and I didn't know it
23 was an error and understood that they owed me that amount.
24 That's why I made the claims. But I understand -- but I
25 understand that it was an error.

1 THE COURT: So you understand that it was an error,
2 and you agree that you were only owed the \$1,222 for the tax
3 refund?

4 MR. SANABRIA CRUZ: Yes. That is correct, Your
5 Honor.

6 THE COURT: Thank you.

7 Do you understand that your separate claims are
8 pending and are being dealt with separately?

9 MR. SANABRIA CRUZ: Yes. Yes.

10 I have a concern regarding the other claim that we
11 had as public employees of the Government of Puerto Rico. Our
12 claims are involving the federal minimum wage and retirement,
13 which in this case is not going to be heard, right? My
14 concern is that we've been waiting on this claim for 14 years,
15 and in the process, many of our co-workers have either died or
16 resigned or retired early. That is my concern, Your Honor.

17 I thank you for your time. Thank you.

18 THE COURT: Thank you, Mr. Sanabria Cruz. I will now
19 rule on the tax refund claim.

20 I have read the Objection and the Response and
21 listened carefully today. The 194th Omnibus Objection is
22 sustained as to Claim No. 21119 filed by Nelson Sanabria Cruz;
23 and that claim is disallowed in its entirety, because
24 Mr. Sanabria Cruz agrees that he was paid the \$1,222 tax
25 refund, and the Oversight Board has demonstrated that that has

1 | been paid, and the additional amount appears to have been a
2 | clerical error. So, the 194th Omnibus Objection is sustained,
3 | and Claim No. 21119 is disallowed.

4 | The Oversight Board has confirmed that it is in
5 | receipt of and aware of wage and benefit claims by
6 | Mr. Sanabria Cruz, and those are not affected by today's
7 | ruling.

8 | Mr. Sanabria Cruz, I thank you for coming to court
9 | today. I understand that the length of time is frustrating
10 | for the resolution of all of these claims, but we are working
11 | diligently to take them up as and when they are ready. If
12 | there is an objection, then I hear those in court, and the
13 | claims are being processed.

14 | So, again, thank you and keep well.

15 | MR. SANABRIA CRUZ: Thank you, Your Honor. Have a
16 | good day.

17 | THE COURT: You, too.

18 | MR. SANABRIA CRUZ: Gracias.

19 | THE COURT: We now turn to the 194th Omnibus
20 | Objection and the Response of Yessenia Velazquez Perez.

21 | Is Ms. Velazquez Perez there present in court,
22 | Ms. Tacoronte?

23 | COURTROOM DEPUTY: No, Your Honor.

24 | THE COURT: All right. And so I will turn then to
25 | counsel for the Oversight Board to speak regarding this

1 response to the Objection.

2 MS. STAFFORD: Thank you, Your Honor.

3 This response, as noted, was filed by Yessenia
4 Velazquez Perez with respect to Proof of Claim No. 2838, and
5 it was filed on the docket at ECF No. 12867. Ms. Velazquez
6 Perez had filed her claim against HTA, and sought liabilities
7 in the amount of \$1,708. The Commonwealth records reflect
8 payment of a tax refund in that precise amount to
9 Ms. Velazquez Perez.

10 Ms. Velazquez Perez' response does not dispute that a
11 direct deposit of Ms. Velazquez Perez' tax refund payment was
12 made on June 27th, 2017. In fact, the response attaches a
13 copy of a portion of Ms. Velazquez Perez' bank statement
14 demonstrating that this payment was made. Nevertheless,
15 Ms. Velazquez Perez contests the objection, because, according
16 to the response, the deposit amount, dates and names of the
17 debtor do not match the account statements.

18 As explained in the debtors' reply, however, the
19 Commonwealth records reflect a payment in the exact amount set
20 forth in Mr. Velazquez Perez' account statement, with a
21 transfer initiated on the day immediately preceding the date
22 the transfer was reflected in Ms. Velazquez Perez' account.

23 To the extent the claim seeks to assert liabilities
24 arising from a tax refund owed by the Commonwealth, it has,
25 therefore, been satisfied. And to the extent Ms. Velazquez

1 | Perez seeks to assert liabilities purportedly owed by HTA, it
2 | is deficient, because it fails to provide information
3 | necessary for the debtors to understand what liabilities HTA,
4 | as opposed to the Commonwealth, might owe.

5 | Thank you, Your Honor.

6 | THE COURT: Thank you, Ms. Stafford.

7 | I have reviewed carefully the 194th Omnibus Objection
8 | and the Response of Ms. Velazquez Perez. The 194th Objection
9 | is sustained as to Claim No. 2838 of Yessenia Velazquez Perez;
10 | and that claim is disallowed in its entirety, because the
11 | record demonstrates that the tax refund in question has been
12 | paid in full, and the claimant's response does not dispute
13 | that the claim has been satisfied. Accordingly, Claim No.
14 | 2838 is disallowed.

15 | Ms. Stafford, will the debtor provide a comprehensive
16 | proposed order disallowing the claims resolved by the 194th
17 | Omnibus Objection?

18 | MS. STAFFORD: We would be glad to do so, Your Honor.
19 | Thank you.

20 | THE COURT: Thank you.

21 | Is there anything further that we need to take up
22 | together today?

23 | MS. STAFFORD: Not that I am aware of, Your Honor.
24 | Thank you.

25 | THE COURT: Thank you.

1 This concludes our hearing Agenda for today. The
2 next scheduled hearing date is the March Omnibus Hearing,
3 which is scheduled for March 10th, 2021. That hearing will
4 begin at 9:30 AM Atlantic Standard Time, and will be conducted
5 telephonically.

6 I thank all of the court staff, and Mr. Segarra, and
7 all of those in Puerto Rico, Boston, and New York for their
8 work in preparing for and conducting today's hearing, and
9 their outstanding, ongoing support of the administration of
10 these cases.

11 Stay safe and keep well, everyone. We are adjourned.

12 (At 11:20 AM, proceedings concluded.)

13 * * *

14

15

16

17

18

19

20

21

22

23

24

25

1 U.S. DISTRICT COURT)
2 DISTRICT OF PUERTO RICO)

3

4 I certify that this transcript consisting of 36 pages is
5 a true and accurate transcription to the best of my ability of
6 the proceedings in this case before the Honorable United
7 States District Court Judge Laura Taylor Swain, and the
8 Honorable United States Magistrate Judge Judith Gail Dein on
9 February 1, 2021.

10

11

12

13 S/ Amy Walker

14 Amy Walker, CSR 3799

15 Official Court Reporter

16

17

18

19

20

21

22

23

24

25

< Dates >

February 1, 2021
1:15, 4:2, 36:9
January 28th, 2021
5:24
June 27th, 2017
33:12
\$1,200 28:16
\$1,222 28:15, 28:17,
28:23, 29:1, 29:4,
30:7, 31:2, 31:24
\$1,222. 30:18
\$1,708. 33:7
\$2,422 30:9, 30:12
\$3,644 28:21, 29:6
\$3,644. 29:8, 30:21

< 1 >

10:15 4:3
10th 35:3
11 28:18
11:20 35:12
12865 12:12
12867. 33:5
13081. 19:22
13139. 28:14
13152. 22:25
13455. 15:2
13484. 16:17
14 31:14
15709-1. 7:25
15710-1. 13:22
15774 5:25
17-3283 5:25
17-3283. 12:13
17-BK-3283(LTS 1:5
170684 15:11, 16:8
170684. 15:15, 16:4
176th 6:7, 7:4,
7:13, 11:3
178470 17:1, 17:22
178470. 17:19
193 12:20
193rd 12:11, 12:22,
13:14, 14:13,
14:23, 15:22,
16:11, 17:11,
17:12, 17:20,
17:25, 21:20,

22:7, 25:24, 26:9
194th 26:16, 27:9,
28:6, 31:21, 32:2,
32:19, 34:7, 34:8,
34:16

< 2 >

2015 20:2
2016 20:2, 23:2,
23:3, 23:6, 23:13
2017 20:2, 29:1
2017-3283 4:18
2017. 15:5, 16:20
2018 20:2
2019. 20:3
2021. 35:3
20695 15:1, 15:17,
15:23, 16:9
21119 28:13, 28:22,
30:8, 31:22, 32:3
21133 7:20, 11:4
2119 30:4
22480 20:8
22480. 22:2
22881 7:20, 11:4
23069 19:21, 20:13,
21:21
23069. 20:11
23130 7:20, 11:4
23654 7:20, 11:4
23662 7:20, 11:4
23665 7:20, 11:5
23667 7:21, 11:5
23671 7:21, 11:5
2406 22:24, 23:13,
23:16, 25:25, 26:4
24263 7:21, 11:5
24326 7:21, 11:5
24334 7:21, 11:5
24348 7:21, 11:5
26646 7:21, 11:5
27063 11:5
27063. 7:23
27826 7:21, 11:6
28040 7:21, 11:6
28056 7:22, 11:6
28082 7:22, 11:6
28110 7:22, 11:6
28112 7:22, 11:6

28131 7:22, 11:6
28135 7:22, 11:6
28141 7:22, 11:6
28145 7:22, 11:7
28156 7:22, 11:7
28174 7:23, 11:7
28182 7:23, 11:7
2838 33:4, 34:9,
34:14

< 3 >

35800 7:23, 11:7
35855 7:23, 11:7
35996 7:23, 11:7
36 36:4
362(d 11:25
37093 16:16, 17:7,
17:13
37093. 17:23
3799 36:14
3: 1:5

< 5 >

503(b) (9 28:19
5158 13:24, 14:13,
14:19
5158. 13:20

< 7 >

7722 29:18, 29:21,
30:1
7726 30:2
7726. 29:18

< 9 >

9:30 6:7, 35:4

< A >

ability 36:5
able 29:22, 29:24
accessing 5:13
according 33:15
Accordingly 14:8,
20:12, 30:6, 34:13
account 23:4, 29:3,

33:17, 33:20,
33:22
accurate 36:5
acknowledges 23:3,
29:2
actually 26:8
added 30:19
additional 6:14,
14:18, 15:10,
16:25, 30:9,
30:12, 32:1
address 18:17, 20:6,
29:16
addressing 5:9
Adjourned 1:21,
4:21, 35:11
Administered 1:10
administration 35:9
administrative 28:18
Adonis 2:5, 13:4,
22:8, 22:23, 25:25
affect 22:1, 30:4
affected 17:22,
20:10, 29:19, 32:6
agencies 10:12
Agenda 5:23, 5:24,
6:3, 6:6, 12:11,
26:8, 35:1
agree 10:9, 10:13,
21:3, 25:5, 31:2
agreed 16:5, 17:19
agrees 21:24, 26:1,
31:24
al 1:15, 1:32, 4:20
alert 6:19
allegedly 14:6,
15:6, 16:22
allocated 6:10,
19:13
allocation 27:3
already 13:17,
19:23, 21:7,
21:25, 25:23,
27:13, 28:9, 29:2,
30:8
Although 11:16, 30:2
amount 24:17, 24:18,
24:19, 24:21,
25:13, 28:23,
29:1, 29:5, 29:8,

30:19, 30:23,
32:1, 33:7, 33:8,
33:16, 33:19
Amy 36:13, 36:14
Andujar 12:25,
14:23, 14:25,
15:2, 15:4, 15:5,
15:7, 15:10,
15:14, 15:15,
15:19, 15:22,
15:24, 16:3
apart 8:20
apologies 27:24
APPEARANCES 1:27,
2:2
Appearing 1:29,
1:38, 2:4, 2:7
appears 32:1
applicability 11:25
application 11:22
appropriations 8:12
Aqueduct 8:4
argument 6:10, 6:15,
18:18
arguments 7:2
arising 14:2, 15:7,
15:12, 16:22,
17:2, 23:12,
23:15, 28:15,
30:7, 33:24
ARROYO 1:40, 9:24,
9:25, 10:1, 10:4,
10:19, 12:9, 12:10
articulated 8:25
assert 8:2, 9:3,
11:10, 23:11,
23:15, 28:15,
28:22, 30:6, 30:9,
33:23, 34:1
asserted 11:13,
13:15, 13:24,
14:5, 15:16, 17:7,
27:10, 28:7
asserting 7:14,
14:18, 28:21
assertion 9:2, 29:7
asserts 14:1, 14:2,
15:12, 17:2, 29:5
associated 7:15,
10:11

Atlantic 35:4
attach 10:21
attaches 23:5, 29:3,
33:12
attempting 9:10
attorney 18:14,
18:19
Authority 8:4, 8:5,
8:9
automatic 9:9, 9:15,
9:16, 11:23, 11:24
automotive 16:23
available 6:1
aware 32:5, 34:23
Azucarera 15:8

< B >
back 6:4, 25:18
bank 23:5, 29:3,
33:13
Bankruptcy 4:18,
11:25
basis 8:25, 11:20,
11:22, 12:1,
14:18, 28:23,
29:7, 30:12
becomes 9:14
beeping 27:19
begin 6:2, 35:4
beginning 25:12,
28:3, 28:4
behalf 7:11, 10:2
believe 18:16, 25:9
benefit 32:5
benefits 20:7, 20:9,
21:10, 29:17
best 36:5
better 10:19, 24:12
Board 1:9, 1:37,
4:19, 5:24, 6:12,
6:14, 7:4, 7:12,
17:15, 18:13,
18:18, 18:19,
18:24, 19:18,
21:7, 21:8, 21:23,
22:20, 31:25,
32:4, 32:25
Boston 35:7
Bouret 12:15, 12:24,

13:12, 13:19,
14:9, 14:14
break 6:4
Brian 1:33
brief 29:11
Buenos 4:5
buzz 6:19, 6:25,
19:5, 19:7, 19:11,
19:12
buzzes 6:20, 6:22,
19:4, 19:6, 19:12

< C >
call 4:12
calling 13:10
capacity 8:21
carefully 15:21,
31:21, 34:7
Case 4:13, 4:18,
5:25, 10:7, 12:12,
23:9, 23:10,
24:18, 31:13, 36:6
cases 11:11, 35:10
CAT 2:50
certain 24:16,
25:13, 29:22
Certainly 28:2, 28:5
certifications 20:25
certified 4:23
certify 36:4
check 15:4
claimant 14:16,
14:17, 16:1, 16:6,
17:16, 17:20,
34:12
claimants 7:5,
11:19, 11:23
claiming 25:14
Claims 1:21, 9:6,
10:5, 10:8, 10:10,
10:18, 10:25,
11:9, 11:12,
11:23, 12:3, 12:5,
12:12, 24:22,
26:11, 29:17,
30:3, 30:5, 30:24,
31:7, 31:12, 32:5,
32:10, 32:13,
34:16

clarity 7:19
clearly 18:24
clerical 32:2
Clerk 6:1, 28:20
closed 21:8, 21:12
closer 24:9
co-workers 31:15
Code 11:25
colleague 20:4,
29:15
collectively 11:13
Colon 12:25, 14:23,
14:25, 15:2, 15:4,
15:5, 15:7, 15:10,
15:14, 15:15,
15:19, 15:22,
15:24, 16:3
coming 22:3, 26:5,
32:8
comment 6:17, 19:1
communication 20:4,
29:15
Company 8:6, 8:7
compensation 21:10
comprehensive 12:4,
26:10, 34:15
computer 5:14
concern 9:5, 31:10,
31:14, 31:16
concluded. 35:12
concludes 35:1
conclusion 10:17
conducted 35:4
conducting 35:8
conference 5:18
confirmed 32:4
connection 16:7,
17:21
consider 15:13, 17:3
consideration 16:7,
17:21
consistent 5:17
consisting 36:4
consists 13:25
Consolidated 1:40,
6:8, 7:17, 9:22,
10:2, 10:4, 10:9,
11:8
contemplated 11:24
contends 23:7

contests 33:15
Continued 2:2
Conwaste 8:10, 8:25,
9:3, 9:5, 9:13,
9:15
copy 13:25, 33:13
Corporacion 15:8
corporate 8:20
corporations 9:12
correct 12:20, 13:2,
13:3, 13:6, 21:13,
25:6, 27:4, 30:18,
31:4
correspondence 30:19
cost 6:1
Counsel 5:7, 6:11,
6:12, 6:13, 7:3,
9:22, 32:25
courthouse 29:15
COURTROOM 4:11,
4:14, 12:16,
12:19, 13:3, 13:6,
13:9, 18:3, 22:11,
26:21, 27:23,
32:23
courts 9:8
CRUZ 2:6, 13:8,
26:17, 26:24,
26:25, 27:4,
28:12, 28:14,
29:1, 29:3, 29:16,
29:22, 30:9,
30:16, 30:17,
31:4, 31:9, 31:18,
31:22, 31:24,
32:6, 32:8, 32:15,
32:18
CSR 36:14
Culture 8:8

< D >
Daniel 1:37
dashboard 5:15, 5:16
date 33:21, 35:2
dates 33:16
day 22:5, 32:16,
33:21
de 28:24
dealt 31:8

debt 9:3, 21:1, 24:1
debtor 10:7, 10:8,
10:12, 11:11,
12:4, 14:15,
14:19, 15:25,
16:4, 26:10,
27:12, 33:17,
34:15
Debtors 1:17, 7:15,
7:24, 8:18, 10:13,
11:19, 11:21,
13:16, 13:21,
14:5, 16:5, 17:19,
28:9, 30:11,
33:18, 34:3
debts 8:23, 8:24,
9:2, 11:20
decision 10:20,
10:24
deficient 23:16,
29:21, 30:10, 34:2
Dein 1:24, 4:17,
36:8
demonstrate 19:7
demonstrated 11:19,
17:15, 21:24,
23:13, 31:25
demonstrates 34:11
demonstrating 33:14
Department 15:8,
16:24, 18:9, 21:1,
23:4
deposit 14:16,
16:20, 33:11,
33:16
DEPUTY 4:11, 4:14,
12:16, 12:19,
13:3, 13:6, 13:9,
18:3, 22:11,
26:21, 27:23,
32:23
determined 9:14
determines 9:13
Development 8:7
dial 6:4
dias 4:5
died 31:15
different 24:22
difficult 24:10
digits 29:23

diligently 32:11
direct 6:4, 14:16,
16:19, 33:11
disallow 7:13,
13:14, 14:9,
15:18, 17:8,
20:13, 27:9, 28:6
disallowance 9:6
disallowed 11:1,
11:9, 14:14,
14:19, 15:24,
16:9, 17:14,
21:23, 26:1, 26:4,
31:23, 32:3,
34:10, 34:14
disallowing 12:5,
17:23, 26:11,
34:16
disconnect 6:4
dispute 13:23,
14:17, 15:3,
15:16, 16:2,
16:18, 17:6,
17:17, 19:23,
23:1, 26:2, 33:10,
34:12
District 1:1, 1:2,
1:22, 1:23, 1:25,
4:14, 4:15, 36:1,
36:2, 36:7
Docket 1:5, 5:25,
7:25, 12:12,
13:22, 15:2,
16:16, 19:22,
22:25, 28:14, 33:5
docketed 28:20
document 10:21, 24:6
documentation 15:6,
15:14, 16:21,
17:4, 24:2, 24:16,
25:12, 30:20
documents 24:14
doubt 30:17

< E >
early 31:16
ECF 7:25, 15:2,
16:17, 19:22,
22:25, 28:14, 33:5

Echevarria 12:15,
12:25, 13:12,
13:20, 14:10,
14:14
effect 10:16
eight 6:12, 6:13,
11:14
Eighteen 6:9
either 23:9, 30:5,
31:15
Employee 18:7, 29:23
employees 31:11
employment 15:7,
15:13, 16:23, 17:3
enabling 8:23
encouraged 6:25
end 19:12
English 5:4, 18:22,
27:19
ensure 5:11
enter 10:20
entirety 7:14,
11:10, 13:15,
14:15, 14:20,
15:24, 17:15,
21:23, 26:1,
27:10, 28:7,
31:23, 34:10
entities 7:15, 8:3,
8:11, 8:14, 8:19,
9:2, 9:18, 10:11,
11:12, 11:13,
11:14, 11:16,
11:20, 12:2
entitled 28:17
entity 8:16, 8:22,
11:11, 11:15
Entry 5:25, 12:12
error 30:22, 30:23,
30:25, 31:1, 32:2
ERS 13:16, 27:11,
28:8
Esq 1:37, 1:40
establish 8:14
established 11:14,
11:17
et 1:15, 1:32, 4:20
event 30:1
Everybody 4:8
everyone 5:17, 6:4,

35:11
everything 24:2
exact 33:19
example 6:21
Excuse 8:6, 9:3,
14:2
EXHIBITS 3:9
exist 8:19
expires 7:1
explain 18:12, 22:20
explained 33:18
Export 8:5
expresses 9:5
expressly 8:23
extent 23:11, 23:14,
30:6, 30:8, 33:23,
33:25

< F >
fact 8:13, 14:6,
19:25, 25:1, 33:12
factual 11:20
fails 30:10, 34:2
Fajardo 6:9, 7:18,
11:9
Family 18:10
federal 31:12
file 10:21
files 9:8, 9:14
filing 10:7, 10:21
filled 24:3, 25:13
Financial 1:8, 1:35,
4:18, 7:11, 8:13,
8:15
Financing 8:9, 8:12
finished 26:9
First 6:6, 6:11,
7:3, 12:24, 13:11,
13:19, 18:13,
22:19, 23:24,
27:5, 27:13, 28:12
five 13:18
follow 22:16
followed 6:12
following 8:3
form 14:1, 14:2,
25:13
forms 8:12, 20:22
forth 8:18, 24:25,

33:20
Foster 6:21, 19:7
four 29:23
frustrating 32:9
full 34:12
fully 13:24, 14:17,
16:1, 16:2, 17:17,
21:25, 26:3
funds 11:16

< G >
Gail 1:24, 36:8
gave 22:15
getting 25:18
given 27:2
glad 12:7, 26:13,
34:18
goods 28:15
Government 18:8,
28:16, 31:11
Gracias 32:18
grant 14:8, 15:18,
17:8, 20:13
greetings 23:24
guaranteed 9:3

< H >
hear 6:11, 6:22,
12:23, 18:13,
18:15, 20:20,
21:15, 22:15,
24:10, 24:11,
24:20, 27:1, 32:12
heard 21:19, 31:13
Hearing 1:21, 4:21,
5:8, 5:12, 5:19,
5:23, 6:2, 20:5,
27:14, 27:18,
30:2, 35:1, 35:2,
35:3, 35:8
hearings 28:11
held 9:1
hold 9:10, 27:15
Honorable 1:22,
1:24, 4:16, 4:17,
36:6, 36:8
HTA 13:16, 27:11,
28:8, 33:6, 34:1,

34:3

< I >
ID 29:23
idea 24:23, 25:16
identified 8:1,
8:19, 23:9
identifying 23:18
ignore 12:1
III 1:7, 7:15, 8:17,
9:10, 10:7, 10:13,
11:11, 11:18,
11:21, 14:3,
14:19, 23:10
immediately 33:21
impuestos 28:24
imputing 11:20
include 18:21
including 5:20,
29:23
income 19:24, 20:2
incurred 9:11, 9:17
independent 9:12
indicate 28:25
indicated 6:3
indicating 21:1
individual 12:24
Industrial 8:6
information 6:17,
14:4, 16:6, 17:19,
19:2, 23:16,
23:17, 29:22,
30:11, 34:2
Infrastructure 8:9
initiated 33:21
insists 8:10
insofar 7:4
instances 8:22
Instead 13:25, 15:5,
16:20
Institute 8:8
institutions 9:12
instructions 22:15,
27:1
insufficient 18:16
interest 5:7
interested 6:2
interpret 23:23
interpretation 18:21

INTERPRETER 4:23,
4:24, 5:2, 5:5,
18:25, 20:18,
24:11, 24:13
interpreting 5:4
invite 7:3, 27:5
involving 25:1,
31:12
IRS 24:24
Ismael 12:25, 14:22,
14:25, 15:23
issue 10:20
issued 5:19, 15:5,
16:20
Item 6:6, 12:11,
26:8

< J >

job 21:10
Joel 13:1, 16:12,
16:15, 17:13
Jointly 1:10
Juan 4:1, 5:2, 27:20
Judge 1:22, 1:23,
1:24, 1:25, 4:5,
4:7, 4:17, 36:7,
36:8
judicial 5:18
Judith 1:24, 4:17,
36:8
justify 9:9

< K >

Keep 6:18, 22:6,
26:6, 32:14, 35:11
keeping 19:3
kindly 4:12

< L >

Landfill 6:9, 7:17,
9:23, 10:2, 11:8
last 29:23
late 6:6
Laura 1:22, 1:32,
4:16, 7:8, 7:10,
36:7
law 11:16

lawsuit 9:8, 9:14,
23:8, 23:15, 23:18
lawyer 18:23, 21:9
leave 9:6
left 6:19, 19:5
legal 11:19, 12:1
legally 11:17
legislative 8:12
length 32:9
liable 9:1, 9:10,
10:18
limited 5:20
limits 18:20
line 5:12, 9:24
Lisa 4:7
listen 6:16, 7:1,
19:1
listened 11:2, 31:21
little 24:12
LLC 11:8, 11:9,
28:20
local 10:5
Lourdes 1:40, 10:1

< M >

Magistrate 1:24,
4:17, 36:8
mailed 7:24, 13:21
Management 1:9,
1:36, 4:19, 7:12
March 35:2, 35:3
Martinez 13:1,
16:13, 16:15,
16:17, 16:19,
16:20, 16:22,
16:25, 17:4, 17:5,
17:9, 17:12,
17:14, 17:18
match 24:17, 24:22,
33:17
matter 6:10, 9:6
matters 13:11
members 5:8, 5:21
mentioned 25:11
microphone 24:9
mindful 7:1
minimum 31:12
minutes 6:9, 6:12,
6:13, 6:14, 6:19,

18:14, 18:17,
18:20, 19:5,
19:12, 19:18,
22:21, 23:21
moment 18:12, 24:9,
27:16, 29:11
money 20:1, 21:4,
23:8, 25:6, 25:13,
25:14, 25:17,
25:18, 25:22, 26:2
morning 4:7, 4:9,
4:11, 4:12, 4:25,
5:3, 7:9, 7:10,
10:1, 10:3, 18:4,
18:5, 18:6, 22:13,
22:14, 23:22,
26:24, 26:25
move 14:22
mute 5:12, 5:14
muted 27:20

< N >

name 5:1, 18:7
named 12:24
names 33:16
necessary 23:17,
30:11, 34:3
need 5:15, 6:3,
6:18, 19:2, 34:21
needed 24:15
Neither 29:6, 30:1
Nelson 2:6, 13:7,
26:17, 28:12,
31:22
Nevertheless 23:7,
29:5, 33:14
New 35:7
Next 12:11, 13:1,
16:11, 22:7, 26:8,
35:2
NG 4:7
NOGUERAS 2:5, 13:5,
22:8, 22:10,
22:13, 22:14,
22:18, 22:24,
23:1, 23:2, 23:6,
23:7, 23:11,
23:14, 23:21,
23:22, 23:24,

24:14, 24:21,
25:5, 25:7, 25:11,
25:16, 25:23,
25:25, 26:1, 26:5,
26:7
non-debtor 11:13,
11:14, 11:20, 12:2
None 3:5, 3:11
nor 29:6, 30:1
Nos. 7:20, 11:4,
29:18
noted 13:18, 33:3
notwithstanding
14:9, 15:19, 17:9
number 7:18, 23:10,
29:24

< O >

objected 10:10, 16:5
objecting 18:15,
21:11
Objections 1:21,
4:21, 5:10, 10:8,
22:17
obtain 29:22
office 16:23
Official 36:15
Okay 13:7, 24:13
one 6:19, 7:16, 8:3,
18:11, 19:5, 24:9,
29:11
ongoing 35:9
operation 5:11
opposed 34:4
oral 10:23
order 10:20, 10:25,
12:5, 12:23,
13:11, 18:12,
26:11, 34:16
orderly 5:11
orders 5:18
outstanding 13:18,
19:24, 35:9
Oversight 1:8, 1:36,
4:19, 5:24, 6:11,
6:14, 7:3, 7:11,
17:15, 18:13,
18:18, 18:19,
18:24, 19:18,

21:7, 21:8, 21:23,
22:20, 31:25,
32:4, 32:25
owe 20:1, 25:8,
25:10, 34:4
owed 8:2, 15:6,
16:22, 19:24,
21:3, 25:6, 30:23,
31:2, 33:24, 34:1
own 7:1, 8:22

< P >

PAGE 3:3
pages 36:4
paid 14:7, 23:2,
23:14, 29:2,
31:24, 32:1, 34:12
papers 11:2
part 8:11, 8:14,
8:16, 30:22
PARTIES 1:29, 5:7,
5:12, 5:21, 10:1
paying 14:16
payment 9:16, 15:4,
16:19, 23:3, 23:6,
28:25, 29:2, 29:4,
33:8, 33:11,
33:14, 33:19
pending 5:9, 10:5,
15:11, 16:8, 17:1,
17:22, 19:20,
20:9, 22:2, 29:18,
29:21, 31:8
people 6:22
perceived 24:4
Perez 1:37, 32:20,
32:21, 33:4, 33:6,
33:9, 33:10,
33:11, 33:13,
33:15, 33:20,
33:22, 34:1, 34:8,
34:9
permitted 5:20
person 5:20
personhood 8:20
personnel 23:25
phone 5:15, 5:16
phones 5:12
PHV 1:32, 1:33

played. 6:23, 19:9,
25:15, 29:9
Please 4:25, 5:14,
6:16, 6:21, 18:11,
18:25, 19:7,
20:18, 22:9, 28:4
podium 18:2, 22:10,
22:11, 26:20,
26:22
point 16:4
policies 5:18
Ponce 16:23
PORTELA 1:40, 9:25,
10:4, 10:19, 12:10
portion 6:2, 29:3,
33:13
Ports 8:5
position 10:10,
10:14
potential 11:25
Poullette 12:15,
12:24, 13:12,
13:19, 14:14
practical 9:6
preceding 33:21
precise 33:8
precisely 18:15
preparing 35:8
present 4:16, 4:23,
10:1, 12:17, 13:2,
13:5, 13:8, 23:25,
25:2, 32:21
presiding 4:16
press 5:8, 5:21
Prime 6:1, 28:20
prior 15:7, 15:13,
16:23, 17:3
priorities 28:18
Pro 2:4
problem 24:3, 24:4,
24:24, 25:19
procedure 22:16,
27:2
proceed 29:10
Proceedings 2:49,
5:13, 8:17, 9:11,
10:6, 14:3, 35:12,
36:6
process 29:24, 31:15
processed 32:13

produced 2:49
PROMESA 1:7, 14:3
Proof 13:20, 13:24,
14:1, 15:1, 15:16,
16:3, 16:5, 16:7,
16:16, 17:7,
19:21, 20:11,
20:13, 22:24,
23:12, 28:13,
28:22, 29:17,
30:4, 30:7, 33:4
Proofs 7:14, 7:18,
7:20, 7:25, 13:15,
27:10, 28:7
proper 9:13
proposed 12:5,
26:10, 34:16
Proskauer 7:11
provide 12:1, 14:4,
23:16, 26:10,
30:10, 34:2, 34:15
provided 16:6,
17:20, 28:16
provides 14:18,
15:5, 16:21, 29:7
Public 5:8, 5:21,
6:1, 9:12, 15:9,
16:24, 31:11
PUERTO 1:2, 1:10,
1:15, 1:32, 4:1,
4:15, 4:19, 4:20,
8:3, 8:4, 8:5,
8:6, 8:7, 8:8,
18:8, 20:25,
31:11, 35:7, 36:2
punished 5:22
purported 28:15,
28:22
purportedly 8:2,
14:2, 14:5, 34:1
purports 11:10
purpose 5:9
pursuant 28:18
put 24:25

< Q >
question 6:17, 19:1,
22:23, 23:18,
34:11

quickly 7:19

< R >
Re 1:5, 4:18
read 7:19, 11:2,
21:19, 31:20
reading 10:17
ready 32:11
reason 18:14, 25:1
rebuttal 6:15, 9:20
receipt 32:5
receive 8:11, 11:16,
23:8, 24:5, 24:16,
24:24, 30:18
received 20:22,
20:23, 20:24,
21:7, 24:4, 24:17,
25:12, 25:19,
25:23, 26:2, 30:17
receiving 8:15
recognize 21:9
reconcile 23:17,
30:11
reconciling 15:14,
17:5
record 7:19, 34:11
recorded 2:49
recording 5:19
records 13:17, 15:3,
16:18, 27:12,
28:9, 28:25, 33:7,
33:19
recourse 9:7, 9:13
redress 9:7
reembolso 28:24
refer 11:12
reflect 13:17, 15:3,
16:18, 27:12,
28:9, 33:7, 33:19
reflected 10:24,
33:22
reflecting 10:25,
23:5, 29:4
Refojos 1:37
refund 14:6, 15:4,
15:25, 16:19,
21:15, 21:18,
21:25, 23:2, 23:3,
23:6, 23:12,

23:14, 26:3,
28:24, 29:1, 29:4,
30:7, 31:3, 31:19,
31:25, 33:8,
33:11, 33:24,
34:11
refunds 19:24, 21:4,
21:6, 21:22, 25:6
refute 14:5
regard 21:2
regarding 14:4,
15:6, 16:21,
21:15, 21:22,
24:1, 31:10, 32:25
regional 16:23
relates 7:5, 16:15
relation 7:18
relief 9:15, 11:24
remainder 9:20
remains 15:11, 16:8,
17:1, 17:22, 20:9,
22:2, 29:18
remarks 11:3, 21:19
remind 5:17
repeating 27:19
Reply 8:18, 33:18
Reporter 36:15
representative 1:12,
4:20
request 14:8, 15:17,
17:8, 20:12,
20:21, 24:1, 24:7,
24:15, 24:19
requested 20:23,
20:24
required 18:21
reserve 9:19, 30:2
resigned 31:16
resolution 20:10,
29:20, 32:10
resolved 12:5,
26:11, 34:16
respect 13:20, 15:1,
19:21, 20:8,
22:24, 27:11,
28:8, 28:12, 30:3,
30:4, 33:4
respond 18:20
respondents 6:13
responses 12:22,

13:18, 26:9, 28:11
result 10:6, 28:20
retired 31:16
retirement 31:12
retransmission 5:19
return 20:22, 24:18,
25:1, 25:7, 25:17,
25:18, 25:22
returns 20:2, 21:2,
24:5
review 16:6, 17:19
reviewed 14:12,
15:21, 17:11, 34:7
reviewing 10:8
Rican 8:8
RICO 1:2, 1:10,
1:15, 1:32, 4:1,
4:15, 4:19, 4:20,
8:4, 8:5, 8:6,
8:7, 8:8, 18:8,
21:1, 31:11, 35:7,
36:2
rights 30:3
room 20:5
Rose 7:11
Rosen 1:33
RUIZ 2:5, 13:5,
13:7, 22:8, 22:10,
22:13, 22:14,
22:18, 22:23,
22:25, 23:1, 23:2,
23:6, 23:7, 23:11,
23:14, 23:21,
23:22, 23:24,
24:14, 24:21,
25:5, 25:7, 25:11,
25:16, 25:23,
25:25, 26:1, 26:5,
26:7
rule 5:22, 11:1,
31:19
rules 21:20
ruling 7:2, 10:16,
17:23, 21:18,
21:25, 30:3, 32:7

< S >
S/ 36:13
safe 22:6, 35:11

San 4:1, 27:20
SANABRIA 2:6, 13:7,
26:17, 26:24,
26:25, 27:4,
28:12, 28:14,
29:1, 29:3, 29:16,
29:22, 30:9,
30:16, 30:17,
31:4, 31:9, 31:18,
31:22, 31:24,
32:6, 32:8, 32:15,
32:18
sanctions 5:22
Santiago 13:1,
16:13, 16:15,
16:17, 16:19,
16:20, 16:22,
16:25, 17:4, 17:6,
17:9, 17:12,
17:14, 17:18
satisfied 13:17,
13:24, 14:17,
15:17, 16:1, 16:2,
17:7, 17:16,
17:17, 19:24,
21:25, 23:13,
26:3, 27:13,
28:10, 29:6, 30:8,
33:25, 34:13
saying 18:16, 24:15,
25:12
scheduled 6:7,
27:14, 35:2, 35:3
Se 2:4
second 12:25, 18:3
Section 11:24, 28:18
secured 28:17
Security 29:24
seek 9:15, 9:16,
11:23
seeking 21:8
seeks 7:13, 9:3,
9:7, 13:14, 23:11,
23:15, 27:9, 28:6,
30:6, 30:9, 33:23,
34:1
Segarra 5:2, 5:3,
20:20, 23:23,
24:8, 24:20, 35:6
SEGUI 27:22

select 5:14
send 24:15
sent 24:6, 24:14,
30:20
separate 8:19, 8:20,
9:11, 11:15,
11:18, 16:3,
17:18, 20:8, 22:1,
22:2, 31:7
separately 31:8
separation 12:2
Services 1:41, 6:8,
7:17, 9:23, 10:2,
11:8, 28:16
session 4:15
set 8:18, 30:2,
33:19
several 5:9, 8:22,
12:21, 12:22
Sewer 8:4
showing 14:6, 15:3,
16:18
shown 14:15, 15:25
six 18:17, 23:21
slowly 18:24
Social 29:24
Solutions 5:15
sorry 24:8
sought 33:6
Sound 6:23, 6:25,
19:8, 19:9, 19:11,
19:12, 25:15, 29:9
Spanish 5:4, 18:21
speaker 6:18, 18:2,
19:3, 27:18
speakers 12:16,
12:21, 27:2
speaking 4:6, 5:13,
6:16, 18:25,
19:13, 22:17
specific 12:18
specified 6:5
staff 35:6
Standard 35:4
start 28:1, 28:3,
28:4
starting 6:6
state 4:25
stated 20:22, 28:23
statement 23:5,

29:4, 33:13, 33:20
statements 33:17
States 1:1, 1:23,
1:25, 4:14, 8:23,
19:25, 36:7, 36:8
statute 8:23, 11:17
Stay 9:9, 9:15,
9:16, 11:23,
11:24, 12:1, 35:11
stayed 10:6
stenography 2:49
stop 6:16, 18:11,
18:25, 24:8
subject 8:1, 8:2,
9:8, 9:15, 15:11,
17:1, 20:9, 29:19
submissions 10:17
submit 12:4
submitted 15:14,
17:4, 20:21, 20:25
sue 8:21
sued 8:21
sufficient 8:16
support 8:13, 8:15,
35:9
supporting 15:6,
16:21
supposed 25:17
sustain 25:23
sustained 11:4,
12:3, 14:13,
15:23, 17:13,
21:21, 26:4,
31:22, 32:2, 34:9
Swain 1:22, 4:5,
4:16, 36:7
system 19:4

< T >

Tacoronte 4:10,
12:14, 18:1, 22:9,
26:19, 32:22
Taylor 1:22, 4:16,
36:7
Technologies 6:9,
7:17, 9:23, 11:8
telephonic 5:8, 5:11
TELEPHONICALLY 1:29,
35:5

third 12:25
three 30:19
Title 1:7, 7:15,
8:17, 9:10, 10:7,
10:13, 11:11,
11:18, 11:21,
14:3, 14:19, 23:10
Today 5:8, 5:11,
5:23, 6:2, 17:22,
20:6, 21:8, 21:12,
21:15, 22:4, 26:6,
27:14, 28:11,
29:16, 30:2,
31:21, 32:6, 32:9,
34:22, 35:1, 35:8
together 34:22
total 28:21, 28:22,
29:5
Tourism 8:7
track 6:18, 19:3
Trade 8:5
Transcript 2:49,
10:24, 36:4
transcription 36:5
transfer 33:21,
33:22
translate 18:25,
20:18
Transportation 15:8,
16:24
Treasury 21:1, 23:4
true 36:5
Try 27:22, 27:23
trying 21:11
turn 9:22, 19:17,
26:16, 32:19,
32:24
two 6:14, 6:19,
6:20, 12:16,
18:14, 18:19,
19:5, 19:6, 19:11,
19:12, 19:18,
22:20, 28:11

< U >

understand 13:2,
19:13, 20:5,
21:12, 26:17,
29:16, 29:20,

30:24, 30:25,
31:1, 31:7, 32:9,
34:3
understood 24:2,
30:23
United 1:1, 1:23,
1:25, 4:14, 36:6,
36:8
University 8:3
unmute 5:16
unpaid 14:6

< V >

Velazquez 32:20,
32:21, 33:4, 33:5,
33:9, 33:10,
33:11, 33:13,
33:15, 33:20,
33:22, 33:25,
34:8, 34:9
versa 5:4
via 15:4, 16:19
vice 5:4
Violations 5:21

< W >

wage 31:12, 32:5
wages 20:6, 20:8,
21:10, 29:17
waiting 31:14
Walker 36:13, 36:14
Waste 1:40, 6:8,
7:17, 9:22, 10:2,
10:4, 10:9, 11:8
welcome 5:7
withdraw 10:15
within 8:17
withstanding 20:14
WITNESSES 3:3
work 18:9, 35:8
working 32:10
Works 15:9, 16:24

< Y >

year 20:23, 24:24,
25:20
years 20:2, 31:14

Yessenia 32:20,
33:3, 34:9
Yolanda 2:4, 13:1,
17:24, 18:7,
19:20, 21:22
York 35:7